

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JAMES R ANDERSON
ROBYN L ANDERSON
Debtor(s)

Case No. 09-28166

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2009.
- 2) The plan was confirmed on 09/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/29/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/14/2010, 06/13/2011, 02/29/2012.
- 5) The case was dismissed on 03/16/2012.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,675.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,159.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$15,159.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,814.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$774.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,588.14**

Attorney fees paid and disclosed by debtor: \$1,686.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTISTS	Unsecured	742.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	50.48	NA	NA	0.00	0.00
APPROVED AUTO SALES & FIN	Secured	2,500.00	2,500.00	2,500.00	2,500.00	159.31
APPROVED AUTO SALES & FIN	Secured	4,000.00	303.00	303.00	303.00	0.00
AR CONCEPTS	Unsecured	51.00	NA	NA	0.00	0.00
ASSETCARE INC	Unsecured	438.00	NA	NA	0.00	0.00
ASSOCIATED ANESTHESIOLOGIST JT	Unsecured	40.80	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	168.00	NA	NA	0.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Unsecured	4,138.09	NA	NA	0.00	0.00
COLLECTION	Unsecured	793.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS	Unsecured	NA	0.00	0.00	0.00	0.00
COLLECTION PROFESSIONALS	Unsecured	0.00	1,434.17	1,434.17	64.10	0.00
COLLECTION PROFESSIONALS INC	Unsecured	2,862.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	147.03	NA	NA	0.00	0.00
DISNEY MOVIE CLUB	Unsecured	111.64	NA	NA	0.00	0.00
EASTSIDE LENDERS	Unsecured	115.00	NA	NA	0.00	0.00
ECMC	Unsecured	14,410.00	14,893.72	14,893.72	665.64	0.00
EDWARD HOSPITAL	Unsecured	250.00	NA	NA	0.00	0.00
FEDCHEX	Unsecured	196.05	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	39.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	38.70	NA	NA	0.00	0.00
FREEDMAN ANSELMO LINDBERG RA	Unsecured	1,781.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	80.00	NA	NA	0.00	0.00
HARRIS TRUST & SAVINGS BANK	Unsecured	1,532.23	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	26,098.00	27,326.42	27,326.42	1,221.29	0.00
IMPACT CASH USA INC	Unsecured	300.00	NA	NA	0.00	0.00
JOHN OCONNELL	Unsecured	10,000.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	190.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	90.00	NA	NA	0.00	0.00
LIGHTHOUSE FINANCIAL GROUP	Unsecured	824.75	824.75	824.75	36.86	0.00
MONROE & MAIN	Unsecured	452.12	484.93	484.93	21.67	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MRSI	Unsecured	3,552.00	NA	NA	0.00	0.00
NATIONAL SERVICE BUREAU	Unsecured	1,025.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	185.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,082.00	NA	NA	0.00	0.00
NORTHLAND GROUP	Unsecured	343.32	NA	NA	0.00	0.00
OPHRYS LLC	Unsecured	591.00	591.93	591.93	26.46	0.00
PAYDAY LOAN STORE	Unsecured	1,048.83	NA	NA	0.00	0.00
PAYTEK	Unsecured	50.00	NA	NA	0.00	0.00
ROI RECOVERY	Unsecured	91.30	NA	NA	0.00	0.00
ST JOSEPH HOSPITAL	Unsecured	158.00	NA	NA	0.00	0.00
SUBURBAN PAINCARE CENTER	Unsecured	50.70	NA	NA	0.00	0.00
SUBURBAN RADIOLOGIST	Unsecured	92.00	NA	NA	0.00	0.00
TEK COLLECT CORP	Unsecured	79.00	NA	NA	0.00	0.00
THE LITTLE LOAN SHOPPE	Unsecured	270.00	630.00	630.00	28.16	0.00
UNITED CASH LOANS	Unsecured	600.00	NA	NA	0.00	0.00
WACHOVIA EDUCATION	Unsecured	13,762.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Secured	21,872.10	7,544.37	7,544.37	7,544.37	0.00
WELLS FARGO FINANCIAL INC	Secured	0.00	0.00	0.00	0.00	0.00
WILLOWBROOK FORD INC	Unsecured	741.89	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NATIO	Unsecured	120.00	120.35	120.35	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,544.37	\$7,544.37	\$0.00
Debt Secured by Vehicle	\$2,803.00	\$2,803.00	\$159.31
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,347.37	\$10,347.37	\$159.31
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$46,306.27	\$2,064.18	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,588.14</u>
Disbursements to Creditors	<u>\$12,570.86</u>

TOTAL DISBURSEMENTS : **\$15,159.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/25/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.